

Waiver of Indictment

**UNITED STATES DISTRICT COURT
FOR THE
DISTRICT OF MASSACHUSETTS**

FILED
In Open Court
USDC, Mass.
Date 3/17/05
By SA

UNITED STATES OF AMERICA

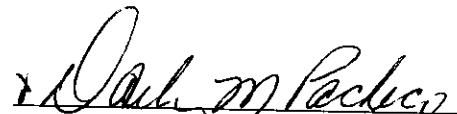
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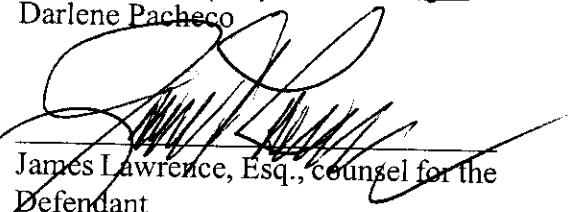
DARLENE PACHECO

Criminal No. 05-10032-PBS

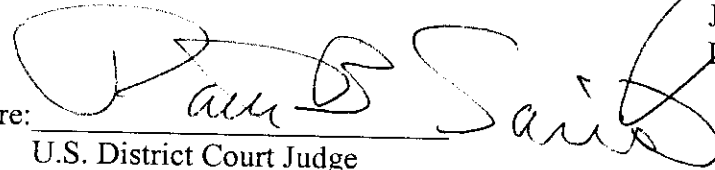
WAIVER OF INDICTMENT

I, Darlene Pacheco, the above-named defendant, who is accused of bank fraud, in violation of 18 U.S.C. § 1344(2), and money laundering, in violation of 18 U.S.C. § 1956(a)(1)(A)(i), being advised of the nature of the charges, the proposed information, and my rights, hereby waive in open court, on March 17, 2005, prosecution by indictment and consent that the proceeding may be by information instead of by indictment.


Darlene Pacheco


James Lawrence, Esq., counsel for the
Defendant

Before:


U.S. District Court Judge
Patti B. Saris